

The BEEHIVE



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Photo by John Power, Biltmore Photo

LDS singles over 30 find ways to meet, mingle & serve

By Cecily Markland
The Beehive

All across the state, ongoing activities, dances, firesides and service projects provide single adults with opportunities to meet, mingle and grow in the gospel. The Elliot Groves Ward, in the Tempe West Stake, is a ward specifically designed to meet the needs of single adult members of the Church between the ages of 31 and 45.

"The ward is unique. There are very few like it," says Steven Earl, a counselor in the Tempe West Stake Presidency. "While the Church generally wishes all members to go to their home wards, they have recognized the need in the Valley, and in a few other places, for single members to come together in a way that makes them feel comfortable."

For Karen Hunt, the Elliot Groves Ward is a nice fit. After attending

Young Single Adult wards for a number of years, Karen was ready for a change.

She explains, "I go to Elliot Groves now because that's my circle of friends. The lessons are great and I enjoy the worship there."

President Earl says that while the Elliot Groves Ward has "the same purpose as any other ward: to bring people to Christ," the ward also offers a "convenient way for single members to come together in a hospitable environment where they can get to know one another in a non-dating situation and, eventually, move to dating relationships."

"There are a number of eternal relationships that come from that ward," President Earl shares.

The ward meets for the normal block of Sunday meetings from 2 to 5pm at 1050 W. Grove Parkway in

Tempe.

At least one Sunday a month members stay to "linger longer" and enjoy a potluck meal together. In addition, the ward holds Family Home Evening on Mondays and sponsors a wide variety of events and activities, including hikes, service projects and socials. Membership in the ward and attendance at some activities, including the monthly third Saturday dance, is restricted to 31-to-45-year-olds. However, singles older than 45 may participate in most other ward activities.

Information is available on the Elliot Groves hotline at (480) 756-6074, or via an e-mail yahoo group. To join the e-mail list, go to: <http://groups.yahoo.com/group/elliottgrovesward/> and click on "Join this Group."

Various dances, firesides and gen-

Single adults from around the Valley enjoy mingling with one another after a recent fireside, one of the many activities for singles ages 31 and above.

eral activities for single adults ages 31 and older are ongoing around the Valley. For details, call the hotline at (866) 311-6131.

Twice annually, under the direction of President Karl Tillman of the Tempe West Stake, Phoenix Area Single Adult Conferences are held for ages 31 and older. Typically the conferences include a temple night, firesides, dances, dinners and workshops or service projects. The spring conference is scheduled for April 19 through 22. Volunteers are needed to help before and during the conference. For conference information or to volunteer, go to www.phxldsinglesconference.info.

Editor's note: To receive a list of other private e-mail groups and Web sites for singles, e-mail Cecily Markland at writeone@cox.net.

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Snowflake Arizona Temple marks **5th ANNIVERSARY**

By Cecily Markland
 The Beehive

March 3, 2007 marks the fifth anniversary of the dedication of the Snowflake Arizona Temple, the 108th temple worldwide and the second in Arizona.

In its five-year history, the Snowflake Temple has been a great blessing to the people in the area, says President Larry B. Brewer.

The 17,500-square-foot edifice stands on a six-acre site atop a hill, where its royal rose and royal peach granite exterior can be seen from some distance.

"We're having the same wonderful experiences every temple is subject to," President Brewer says, adding they've



Photo by A.J. Freeman

Five years since its dedication, the Snowflake Arizona Temple continues to bless the lives of the members in the eleven stakes the temple district encompasses.

particularly noticed, "A lot of family history work is going on, with people bringing their own names.

We're doing lots of family names."
 "We're thrilled with the response from various stakes," President

Brewer continues. "More are coming to do sealings and have more of a total temple experience rather than just doing endowments."

He says, with permission from the Temple Department in Salt Lake, "We recently were able to increase the number of sealers to six."

President Brewer adds that while members outside the temple district may attend the temple and groups often come from outlying areas, even Prescott and Duncan, all of the temple workers must live within the temple district.

"We have about 380 temple

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Memorial event galvanizes

CYCLING COMMUNITY

By Karen Gardner
The Beehive

It began as a small effort to remember fellow bicyclists who died while riding, but quickly turned into an impressive memorial event, with 600 riders participating.

In little more than a month after the death of his cyclist friend, Wesley Carnes, Sterling Baer organized "Arizona Ride of Honor." The event took place over a 10-mile course stretching from Gilbert to Mesa and drew all levels of cyclists, from casual riders to those who ride professionally.

"It came together very quickly, but it was a ton of work that was done in five weeks," says Brother Baer, of the Thayer Park Ward in the Mesa Mountain View Stake.

"I got sponsors to donate food. People donated banners. We had wristbands made. Gilbert and the city

of Mesa provided full police support," Sterling says.

The ride raised \$3,000, but its main purpose was to heighten community awareness for the thousands of Arizona cyclists. Three newspaper stories helped accomplish that objective, says Brother Baer, himself a cyclist for the past 10 years and a leader of the 240-member East Valley-based Red Mountain Brumpy's cycling club.

"Many accidents have occurred in the past couple of years, not just injuring cyclists, but killing them. The accidents were the result of impaired or inattentive motorists," he explains, adding that, despite laws to protect cyclists, "Motor vehicles purposely pass us, going 45, 50 miles per hour, within inches of us. That happens a lot."

At the event, Brother Baer asked



Photo courtesy of Sterling Baer

More than 600 bikers participated in a "Ride of Honor," organized by Sterling Baer of the Mesa Mountain View Stake, to raise money and awareness in memory of bicyclists who have lost their lives on Phoenix streets.

riders to indicate whether they had been brushed off the road or hit by a motor vehicle.

"Seventy percent of those almost 600 people raised their hands," he says. Sterling, who says the "Ride of

Honor" may become an annual event, believes the benefit ride helped galvanize and strengthen the cycling community.

"It also heightened their own awareness to make sure that their safety is preeminent also, that they ride safely, that they watch and keep their own rules when they're riding on the streets," Brother Baer says.

Yet, perhaps the biggest success, he says, was that the event helped the families of those killed while bicycling.

"To see the tremendous support by the cycling community was a way for them to find closure," explains Brother Baer. "It was tremendously moving."

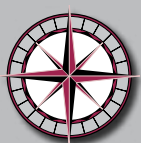
At one point along the ride, doves were released at the spot one man was killed; and, balloons were released at Wesley Carnes' home.

One LDS family, who lost their 7-year-old son, Steven Wade, told Sterling how much it meant to them to have their boy remembered.

"A widower told me that he couldn't express how thankful he was that we had remembered his wife. A widow told me the same thing about remembering her husband. That was probably the greatest success of it all"

"It was a great event. It was a great outpouring of support for the families who lost loved ones," Brother Baer says.

For more information about the "Arizona Ride of Honor" or the Brumpy's Cycling Club, visit www.azbrumpys.com.



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13 Scout leaders



honored with Silver Beaver Award

By Jill B. Adair
The Beehive



Don Stapley, with his wife, Kathy, was one of 13 who recently received the Silver Beaver award for de-dicated service to Scouting.

Scouting requires countless hours from dedicated volunteers, yet some individuals go above and beyond the call of duty, giving even more of themselves to make the Scouting program successful.

Recently 13 local Scout leaders were honored with the Silver Beaver award at the Mesa District Annual Volunteer Recognition dinner held Dec. 7

Photo courtesy of Don Stapley

at the Mesa East Stake Center.

According to Scout officials, the Silver Beaver is presented to those selected by their peers for “distinguished service of

exceptional character to youth.” Each of the 2006 recipients has contributed more than a decade to working with young people.

Maricopa County Supervisor Don Stapley, a member of the Mesa Citrus Heights Stake and a fifth generation Arizonan, has served in numerous Scouting positions.

“My first Church calling after I got married was Scoutmaster,” he recalls.

That was 32 years ago.

Spending at least 15 years as an adult leader in the program, he also helped his own three sons earn their Eagle awards. Brother Stapley is an Eagle Scout himself.

Saying he was “very honored” to receive the Silver Beaver, Don adds, “[Scouting] is about life, learning and character; passing on life’s skills and core values.”

He recalls that his uncle, Delbert L. Stapley, who was an apostle from 1950 to 1977, had earned the Silver Beaver award. As a young boy, Don was impressed by the award’s significance.

“I remember my uncle saying that he felt it was his greatest honor,” Don says.

Brother Stapley is serving his third term as chairman of the Maricopa County Board of Supervisors. He and his wife, Kathy, have four children and five grandchildren. He currently serves on the high council in the Tempe University Stake.

Another recipient, Elizabeth B. Howell, of the Mesa South Stake, is currently serving as the committee

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13 Scout Leaders Honored

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chair for Cub Scout Pack 459.

Since 1982, when, as a special education teacher, she was asked to head up a special education troop at the school where she worked, Sister Howell has served in nearly every position possible in Scouting, including Scoutmaster.

She also has been a den leader, assistant scoutmaster, unit commissioner,

Boy Scout roundtable staff member, Explorer committee chair, Varsity committee member and Wood Badge training staff member.

All this while she was a single mom raising four children.

In the nearly 10 years Sister Howell was on the Varsity committee, she remembers only two boys who

did not earn their Eagle Scout award.

Sister Howell spent countless hours of personal involvement in the boys' lives, never giving up on them. She also helped her own two sons earn their Eagle Scout awards.

"I'm a firm believer in that you do what needs to be done at the time," she says.

A grandmother of 12, Sister Howell says she was "really thrilled" to be honored in such a way.

Other recipients of the Silver Beaver award included Linda Abbott, Brian D. Bailey, Monty C. Hogle, Edward P. Katarski, Don L. LeSueur, Dr. Williams M. Johnson, Jeffrey A. Miller, Elaine Nelson, Anthony "Tony" Madonia Jr., Jose C. Matus, David A. Palmer.



Snowflake Arizona Temple

Continued from pg. B2

workers," he says. "We're having a lot of people move into this area, a lot with previous temple experience. As the need arises, we're able to put them to work."

President Brewer, with his wife LaDawn, served three years in the Nigeria West Africa Mission and was formerly a counselor in the Mesa Arizona Temple Presidency. He is the second president of the Snowflake Temple, succeeding Leon Ballard, and serves with counselors Arthur Lynnwood Despain, of Snowflake, and William Beecroft, of Heber.

Members from Flagstaff have a two-hour drive to the temple; others from the Chinle and Tuba City Stakes travel four hours or more to attend and some are actually closer to the Monticello Utah Temple.

Yet, President Brewer says, "The temple is a great blessing to this area, and we have great support for the temple from the entire temple district."

He encourages patrons, particularly those who live some distance away, to make plans to attend the temple often.

"I would encourage them to return to the temple on a regular basis and to come and have more of a full temple experience. Come and do sealings, as well as initiatory work, and have that wonderful, total experience," he says.

The Snowflake Temple holds Spanish sessions the third Saturday of each month at 5 p.m. and Children of Lehi sessions (Navajo) are held the first Saturday of each month at 10 a.m.

The temple is open Tuesdays and Fridays for 8 and 10 a.m. and 4:30 and 6:30 p.m. sessions. On Fridays, a 5:30 a.m. session also is held. Saturdays, sessions are at 7, 8:30 and 10 a.m. and 2, 3:30 and 5 p.m. Some sessions require appointments, and, in 2007, the temple is closed March 26 through April 9, July 4, July 20 and 21, September 29 after noon, October 1 through 15, November 21 and 22, and December 25.

The temple is located at 1875 West Canyon Drive in Snowflake. For information or to schedule an appointment, call 928-536-6626.





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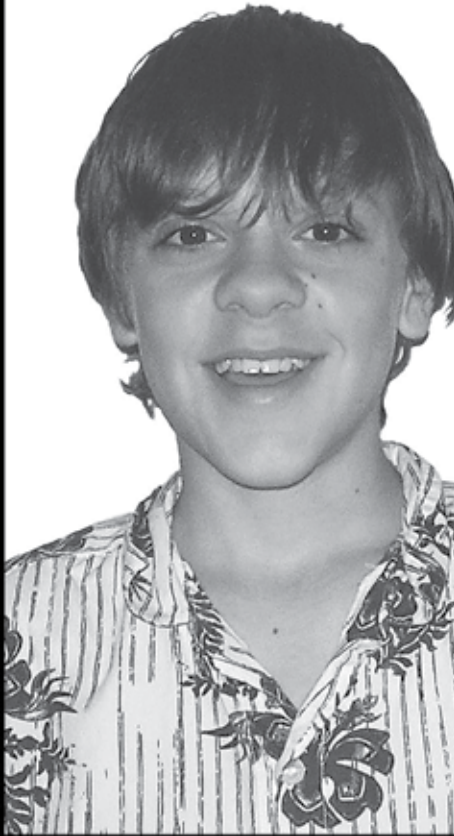


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"Homes are more permanent through love. Oh, then, let love abound. Though you fall short in some material matters, study and work and pray to hold your children's love. Establish and maintain your family hours always. Stay close to your children. Pray, play, work, and worship together."

(President David O. McKay, 1968)

What is Family Home Evening?

Family home evening is a special time set aside each week that brings family members together and strengthens their love for each other, helps them draw closer to Heavenly Father, and encourages them to live righteously.

In 1915 President Joseph F. Smith and his counselors in the First Presidency began a Churchwide effort to strengthen the family. They called on parents in the Church to gather their children once each week for a "Home Evening." Families were to take time to pray and sing together, read the scriptures, teach the gospel to one another, and participate in other activities that would build family unity.

In 1970 President Joseph Fielding Smith joined with his counselors in the First Presidency to designate Monday night as the time for family home evening. Since that announcement, the Church has kept Monday evenings free from Church activities so families can have this time together.

Latter-day prophets continue to urge Church members to give highest priority to family home evening. They have promised that our dedication to this program will help protect our families against the evils of our time and will bring us abundant joy now and throughout the eternities.

Although family home evening should begin and end with prayer, it is not intended to be a formal class. In a statement regarding family home evening in 1915, the First Presidency said that "formality and stiffness should be studiously avoided, and all the family should participate in the exercises."

Reunions by Mail

Holding a family reunion can be difficult when family members live many miles from each other. With this activity, you will not need to worry about this problem of gathering the family physically. This reunion will be held by mail.

As with all reunions, planning is essential. Choose several family members to determine what kind of activities will work best for your family reunion by mail. (Note that the activities suggested here could also be used at a conventional reunion.)

Set up a system that lets everyone know to whom they will send their material. For activities that require passing items on to someone else, the best system may be to send them to the next youngest family member. But some activities require that you send your material to the person in charge of that activity.

The following are ideas that you could use or adapt. Don't be afraid to try them and even to develop some of your own activities. You can try them with the grown members of your own family, or with the members of your extended family—grandparents, aunts, and uncles.

Activity

1. Make up a family history quiz and have each family complete it and then send it back to the one who made it up. That person will score and return it.
2. Have each family send questions about family history to a knowledgeable family member. He can answer the questions and send a copy of all the answers to each family.
3. Have each family send in favorite recipes to the activity leader, who will compile them for everyone.
4. Have each family report their past year's most unforgettable experience.
5. Have each family commit to give another family a gift of service each year. (Choose by drawing straws the first year and rotate after that.)
6. Collect a baby picture and a current picture of some members of each family. Send the pictures to one family at a time. Have them try to correctly match the baby pictures and the current pictures. They could send their answer sheets back to the activity leader and pass the pictures on to the next family.
7. Send a cassette tape in rotation to the families. Have them record their feelings on subjects such as "What I Remember Best about Grandfather."
8. Have a family scavenger hunt. Make a list of questions about family members. For example, find someone in the family who is a farmer, someone in the family who is a bishop, someone who was born on a specific date, someone who was married in the Manti Temple. Send the list to each family and have them complete and return it.



Submit your own Family Home Evening ideas to: info@arizonabeehive.com

Arizona Management Society Announces Upcoming Meetings

The Arizona Management Society has been in the Valley for more than 10 years and is comprised of primarily LDS professionals, executives, managers, entrepreneurs and business owners.

With an emphasis on strengthening and developing leadership, the Arizona Management Society hosts regular luncheons, featuring nationally recognized and prominent local speakers.

While the Management Society is affiliated with BYU's Marriott School of Management, membership is open to anyone and members are not required to have gone to BYU.

Luncheons are held on the third Thursday of each month (September through May) from 11:45 a.m. to 1:15 p.m. at the University of Phoenix. Cost for the luncheons is \$15 for

chapter members, \$15 for first-time guests, and \$25 for non-chapter members. Payment can be made online at: <http://login.azmgt.com>.

Upcoming speakers include Leadership and Change Expert, Dave A. Jennings, PhD, who will speak on March 15 about "Perpetual Leadership: How to scale up your abilities throughout your career;" and Peter Slate CEO, AZ Technology Enterprise, ASU Foundation, who will speak on April 19.

A Dean's Seminar, on May 17, will feature David Alcorn, speaking on the topic, "Followership: When Leadership is not Enough."

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Cooking with The Beehive



Favorite Recipes

Fiesta Time!

This month's recipes are courtesy of Julie Badger Jensen from her book "The Essential Mormon Cookbook" (Deseret Book). This edition's theme is "Fiesta" so choose any or all of the following recipes for the perfect fiesta with family and friends. The Beehive wants to publish family recipes from our readers so if you would like to submit a recipe for the "Cooking with The Beehive" section, please e-mail your recipe(s) to: info@arizonabeehive.com

SPANISH RICE

This is a great side dish

- 2 cups minute rice
- 1 (14 oz) can diced tomatoes
- 1 tablespoons butter
- 1 (10.5 oz) can consommé soup
- ½ cup diced onion
- ¼ teaspoon pepper
- ½ cup diced green pepper

In a frying pan brown rice in butter. Add onion and green pepper; sauté until tender. Add tomatoes, consommé, and pepper. Cook over medium heat for about 5 minutes, uncovered. Turn off heat. Leave pan on burner and cover with lid. Let stand for about 10 minutes or until liquid is absorbed into rice. Makes 6 half-cup servings.

TEMPTING TORTILLA DIP

They'll be coming back for more of this dip

- 1 (8 oz) package cream cheese, softened
- 1 cup salsa
- 1 (15-oz) can chili with no beans

Combine softened cream cheese, salsa and chili in a saucepan. Cook over medium heat, stirring frequently, until hot. Serve warm with tortilla chips. This is also great over taco salads or as a topping for tacos.

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TACO BEEF SOUP

This is a favorite of all ages

- 1 pound ground beef
- ½ cup chopped onion
- 3 cups water
- 1 (26 oz) can stewed tomatoes, undrained
- 2 (16 oz) cans kidney beans, undrained
- 1 (16-oz) can tomato sauce
- 1 (1.5 oz) envelope taco seasoning mix
- Cheddar cheese, grated
- Tomatoes, chopped
- Green onions, chopped
- Corn chips
- Sour cream
- Avocado, chopped

In a large saucepan cook ground beef and onion until meat is browned; drain off excess fat. Add the water, stewed tomatoes, kidney beans, tomato sauce and taco seasoning. Simmer, covered for at least 15 minutes. Pass cheese, tomatoes, green onions, corn chips, sour cream, and avocado for each person to top their individual serving. Makes 6 servings.

MEXICAN QUICHE

You'll be doing the Mexican hat dance over this one

- 5 eggs
- ½ cup flour
- ½ teaspoon baking powder
- ¼ cup butter, melted
- 1 (7 oz) can diced green chilies
- 1 cup cottage cheese
- ¼ cup chopped onion
- 1 tablespoon butter
- 1 cup shredded Monterey Jack cheese

Beat eggs lightly in large bowl. Stir in flour and baking powder. Add the ¼ cup melted butter, chilies, and cottage cheese. Saute onion in the 1 tablespoon butter; add to mixture, along with cheese. Combine just until blended. Pour mixture into a greased 9x9-inch baking dish or pie plate and bake at 400 degrees for 15 minutes. Reduce heat to 350 degrees and continue baking about 30 minutes. Cut into small squares or wedges and serve hot. Makes 6 servings.

TACO STACK

This serve-yourself dish is great for a crowd

- 1 pound ground beef
- 1 (1.5 oz) package taco seasoning
- ¾ cup water
- ½ cup corn
- ½ cup canned black beans, drained
- 1 bag tortilla chips or 4 to 6 flour tortillas
- Lettuce
- Tomatoes
- Grated cheese
- Green onions
- Sour cream

In a large skillet brown and crumble ground beef; drain off fat. Stir in taco seasoning and water. Bring to a boil. Reduce heat and simmer 15 minutes, stirring occasionally. Add corn and beans. Place in serving dish. Let guests serve themselves by layering chips and toppings or filling tortillas. Makes 4-6 servings.

CHICKEN ENCHILADAS

This classic main dish is popular with all ages

- 2 cups chopped cooked chicken
- 1 cup sour cream
- 1 (7 oz) can chopped green chilies
- 1 cup chopped onions
- 2 tablespoons butter
- ½ teaspoon salt
- 4 cups shredded Monterey Jack cheese
- 10 flour tortillas
- 1 (15 oz) can mild enchilada sauce
- Green onions to garnish, chopped

Combine chicken, sour cream, and green chilies. Set aside. In another pan sauté onions in butter until golden. Add onion, salt, and 2 cups of cheese to chicken mixture. Dip tortillas in enchilada sauce to soften. Spoon about ½ cup of the chicken mixture into each tortilla. Roll up and place close together in 2 greased 9x13-inch pans (5 enchilada per pan). Cover with remaining shredded cheese (1 cup per pan). Bake uncovered at 350 degrees for 20-30 minutes. Garnish with chopped green onions. Makes 10 enchiladas.

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Tales of a Turkey Rancher's Daughter



From the Editor's Desktop

By Cecily Markland

My dad raised turkeys.

I'm not referring to his brood of six offspring—me included—who were occasionally inept and uncouth enough to deserve the nickname, "turkey."

He actually raised turkeys on a ranch in California.

Raising turkeys is not as easy as it may sound. The "raising" part is a series of two baby steps forward and one back. It seems domesticated turkeys have had most of their natural instincts bred out of them, so the rancher has to coax them into doing even the most rudimentary and necessary tasks.

For example, blue and green glass marbles are placed in the water trough so the birds, out of curiosity, will peck at the marbles, and in so doing, will discover how to drink.

Turkeys wings are also clipped to

keep them from flying over fences.

Also, the birds upper beaks are clipped so they won't peck each other to death.

Like adolescents, the turkeys my family raised required a constant process of giving them additional freedom and then reining them back in. For example, as young poults, the birds were kept under warming lights inside a wooden-sided building called a "brooder." For the first two weeks, foot-high chicken-wire fences kept them under the lights. When they were 14 days old, the fences were taken down so they could run freely around the brooder. However, each night for the next two weeks, the small turkeys had to be herded back under the lights and the fences put back in place.

They simply couldn't endure transitions or survive sudden changes.

So Dad worked, nurtured, coddled

and fussed with his birds, doing everything he could to keep them alive and get them to grow. Yet, it seemed as if the turkeys themselves, along with the rain, the heat, the badgers and the dogs, and everything in between, were working to keep Dad from actually raising many turkeys at all.

Sure, there were the herds that actually made it from poults to adults, and those turkeys were stuffed (literally) into small cages on huge semi-truck trailers and hauled off to market. Yet it seemed that, more often than not, there were herds like the 18,000 Whites that panicked in the pouring rain one Sunday evening, piled up against the fences and smothered each other. Or, on one unusually hot day, there were the 22,000 Bronze birds that all tried to gather in the same shade of one or two skinny eucalyptus trees,

and cooked each other to death.

It was a hard, smelly and uncertain way to make a living. Yet while Dad battled to grow gobblers, he didn't have to fight to find lessons in life for the little girl who tagged along behind him, watching his patience, his perseverance and his purposeful happiness even while he dug ditches to bury rotting birds. While he whistled his way through work, I drank in the joys of simple pleasures. While he coaxed turkeys to live, he nurtured the life in me.

There amid flying feathers and piles of turkey droppings, my admiration for my Dad grew by pounds. There, where the birds seemed to be in constant peril, I always felt safe, free, and happy, and glad to have a turkey farmer for my Dad.

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Mesa Mortgage Partners

build upon rich Arizona tradition

By Rachel Faas Trim
The Beehive

Bryan Madsen and Leonard Richards are relaxed and competent, immediately making clients feel at home at Mesa Mortgage, the company the two founded together.

The partnership began in July 1999, when the Bryan and Leonard opened the doors of their business at Baseline and Val Vista in Mesa.

In the 1960s, another company by the name of Mesa Mortgage was founded. After years of successful and respected business dealings, the owner, Earl Taylor, retired, closing his business in the 1980s.

Fifteen years later, Brother Madsen and Brother Richards brought the name back. They chose to use the name Mesa Mortgage because it represented a tradition of quality service, as well

as accurately describing what their company was all about.

Today, Mesa Mortgage, even in the office décor, reflects the owners' interest and dedication to the history of Mesa and the surrounding areas, with numerous historical photographs of Mesa through the century, depicting how the area has grown and changed.

"We want to be your hometown lender," Brother Madsen says.

Bryan and Leonard recognize that many Mesa residents grew up in the area and miss the small town atmosphere it once had. The two have spent years helping clients, especially first-time homebuyers and others with difficult loan requests. They believe going the extra mile is just a part of doing business.



Photo by Kyle Davidsen

Mesa Mortgage, with its "home-town lender" approach and commitment to customer satisfaction, was founded in 1999 by Leonard Richards (l) and Bryan Madsen.

Brother Madsen has six children and twin grandsons. He started his career with Zion's Bank in 1973 in Utah, where he met his wife, Sidney Ray, a native of Mesa. The couple moved to the Phoenix area, where Brother Madsen worked in the banking and savings and loan industry during the 1980s and '90s.

Leonard Richards has eight children and five grandchildren. He has been an active member of the Rotary Club for more than 20 years. He began working in the mortgage industry in the 1970s with Western American Mortgage, moved to Hinton Mortgage for 10 years, then to AmeriFirst Financial for another 10 years before teaming up with Brother

Madsen to create Mesa Mortgage.

"Mesa Mortgage's core customer base is made up mostly of repeat business and customers coming to us by word of mouth and retail advertising," Brother Madsen says.

"We don't have a staff of loan officers, so we can keep our prices lower than 98 percent of our competitors," Brother Madsen says.

Editor's note: Mesa Mortgage is located one stoplight east of Val Vista Drive at 3850 East Baseline Road, Suite 115. To contact them, call (480) 633-7800 or visit them online at www.mesamortgage.com.

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Find modest prom dresses online

It's not too early in the year to be thinking about prom dresses.

As a mother and young women leader, I know that finding a modest dress can be challenging, so I want to share some Web sites and tips to help mothers and daughters peacefully co-exist when it comes to prom planning.

A few stores in Arizona, including Arizona's Bridal Warehouse in Mesa and Bridal Fair in Show Low, advertise modest formal dresses. Dillard's department stores also carry some modest styles; ask in the store because sometimes they're located in a different place than most of the formals.

The Internet is a great resource when it comes to dress shopping. Although you're unable to try them on, there is a wonderful selection that you just won't find locally. Some girls like to order two sizes and return one; however, some companies charge a re-stocking fee on returned dresses, so read the return policy carefully. You could also order a bigger size and tailor it to fit. While this adds an extra cost, it may be a small price for finding the right modest dress.

For modest prom dresses on the Web, let's start at ModestProm.com. This invaluable site not only offers links to dresses for sale, but it also offers tips on sewing custom gowns or

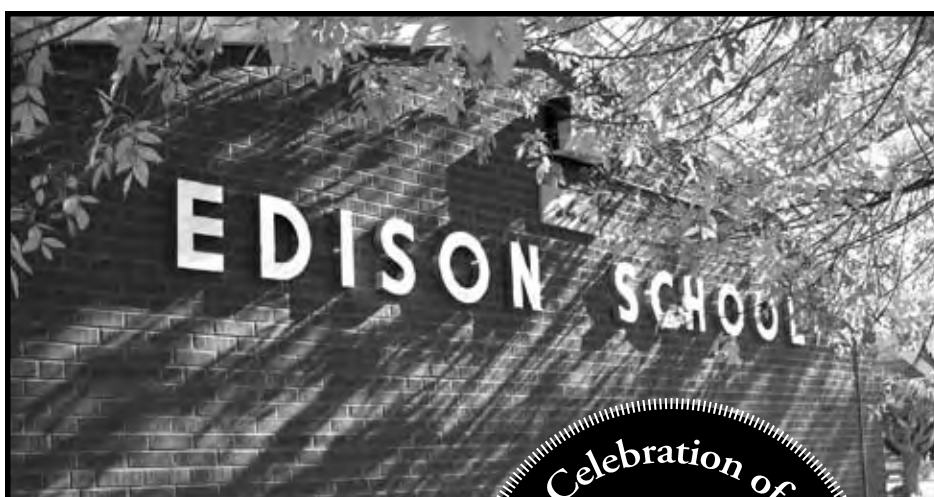
saving money on store-bought dresses. This site features photos and information, and even includes instructions for easy, modest makeovers for sleeveless, strapless, spaghetti strap, low-cut or cut-out dresses. Throw in some makeup tips and advice for moms on a "less-stress prom" and this is a "must-visit" Web site.

BeautifullyModest.com offers an excellent selection of gorgeous dresses in a wide price range. Run by the same Utah-based company that owned Al-lyse's in Mesa several years ago, BeautifullyModest.com has a sale section where you can find beautiful dresses at up to half off the original price.

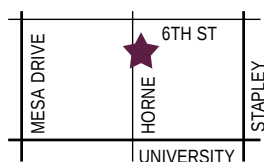
ModestByDesign.com notes that they offer "clothing that your father would approve of." You'll find reasonably priced dresses, plus check out the \$99 formals. Read the "How to Measure" page to ensure an accurate fit. You can even enter the company's annual contest by designing your own modest dress. The winner is awarded her personally-designed creation.

If you're a free spirit or a girl who likes something different, check out Dreszing.com for "modest formals with personality." On this site, you'll find

Continued on pg. B25



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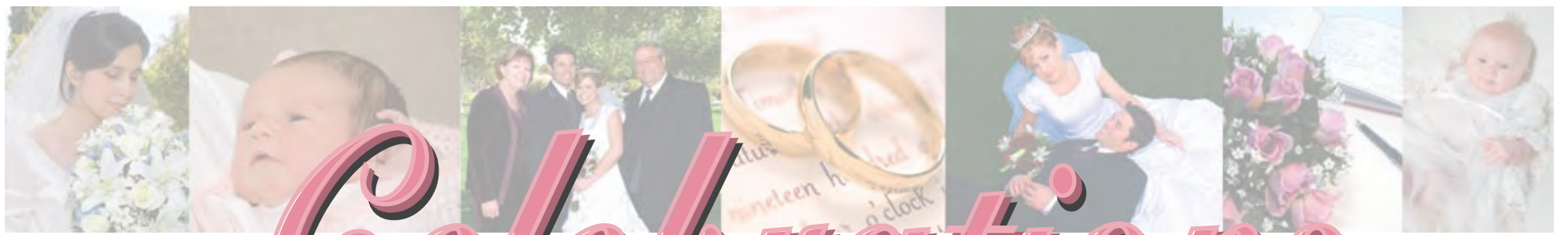
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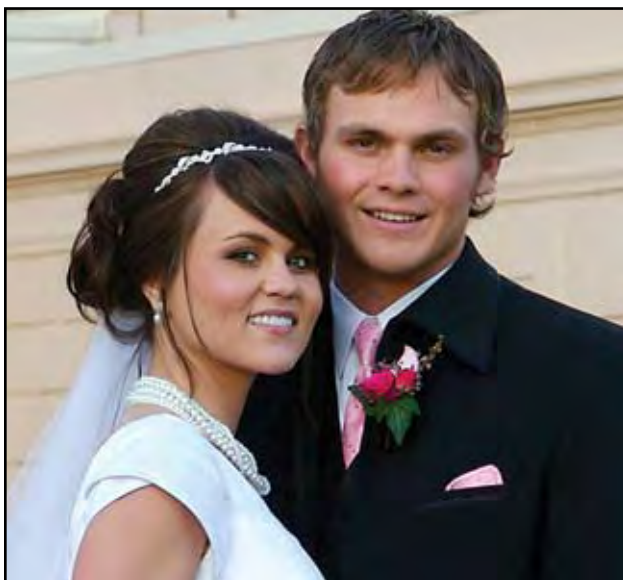
Deann Pratt & Buddy Mell
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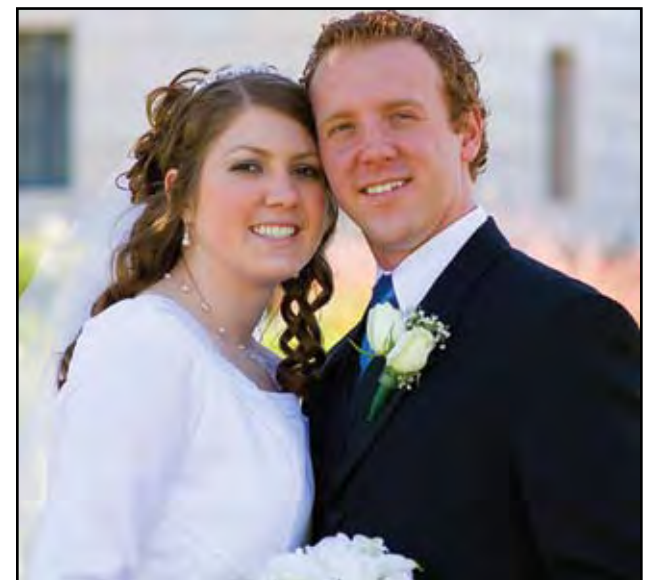
Lindsey Selin & Robert Kevan
Married December 28, 2006
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Nicole Larson & Kevin Jones
Married November 11, 2006
Photo by Alan Wayne, Castle Wedding Photography



Kristi & Michael Menlove
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Rebecca Hill & Tyler Jackson
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Casa Grande youth learn to “Arise and Shine Forth”

By Tina Scott
The Beehive

Over Christmas vacation, when many teens were absorbed in exploring the latest electronic gadgets,

approximately 150 youth and their leaders from the Casa Grande Stake had a much different experience. They took a step back in time

and got a taste of pioneer life as they participated in the Stake’s youth conference, “Arise and Shine Forth.” “The Stake had several

objectives,” says Brother Don Smith of Maricopa 1st Ward. “One was to

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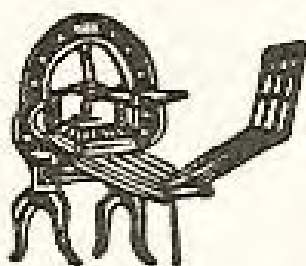


Photo submitted by Jerry Feldmiller

For their Youth Conference in December, young men and young women from the Casa Grande Stake learned firsthand about the trials and hardships of pioneer life.



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become better acquainted with God through hardships, sacrifice and reliance on the spirit. Another was to gain a greater appreciation for their pioneer heritage."

Janell Feldmiller, 15, from the San Tan Branch, says, "Just knowing what [the pioneers] had sacrificed for their own faith was a big testimony builder for me."

Conference participants were divided into family groups of eight youth and a Ma and Pa.

"The Stake presidency prayed about how to put the families together," says Brother Smith, "but no one knew who they'd be with

"I made dresses for me and my sister, Arianne. We wouldn't have had the same experience in normal camping clothes."

until that morning."

Each family unit built a handcart to carry their food and supplies and they were presented with a "baby" made of cloth and a live chicken in a crate.

Participants were encouraged to wear pioneer clothing.

"I made dresses for me and my sister, Arianne," says Janell. "We wouldn't have had the same experience in normal camping clothes."

When stormy weather became imminent the first day, stake leaders prayed that the trek wouldn't be rained out.

"We were blessed," says Brother Smith. "We only had a little rain, and everywhere around us had a lot of rain."

Around nightfall, after walking nearly 10 miles, the young men

were taken away for the last several miles of the trek to simulate the experience of the pioneer men going to war.

"That was a real tearjerker because the young men couldn't help the sisters with the cart—it tore them up," says Don. "When we got closer to [camp] I let them help as angels, because in many pioneer accounts the sisters felt there were angels helping them."

During the next few days the youth experienced pioneer meals of beef broth, biscuits and fried cornmeal. They learned things like taffy pulling, knife and axe throwing, fire building, and square dancing, along with important life lessons about perseverance, reliance on God,

"It's real quiet, then we hear the fiddle playing 'Come, Come, Ye Saints' on top of the mountain."

and the importance of family unity.

"We had some very spiritual experiences," says Brother Smith.

Brother Winn, who played his violin for the square dancing, also helped wake the camp one morning.

"It's real quiet, then we hear the fiddle playing 'Come, Come, Ye Saints' on top of the mountain. I got all teary eyed. It was awesome," says Don. "The trek was tough, but I'm glad I did it."

A testimony meeting was held on the last night.

"It was a cool experience; everyone could feel the spirit." Janell says, "The first day everyone was like, 'Oh, I really don't want to be here;' but by the last day everyone was really glad that they went."

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Helen E. Nebeker is a Professor Emerita at Arizona State University. She is an LDS convert and has been an active and faithful member of the church for more than half a century.

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Scott Wedge takes to the airwaves as "Dr. Mortgage," a call-in radio program that he says will share his knowledge and commitment to helping people find the best mortgage and credit solutions.



Photo by Nesa Design

The "Mortgage Doctor" reaches out across radio waves

Scott Wedge now has a vehicle for doing what he likes best, which is helping others find the best solution for their mortgages and investments.

By Cecily Markland
The Beehive

Brother Wedge, a member of the El Mirage Ward in the Surprise Stake, is known as Dr. Mortgage on a radio program that airs each

Saturday at 7 p.m. on KKNT 960 AM.
The opportunity to do his radio

Continued on pg. B19



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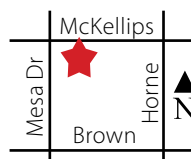
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show began as a prompting. As a sponsor of the Insight Bowl, Scott had been invited to a Christmas party.

"I felt prompted to put together an information package about me and my background," he says.

Scott took his packet and was able to show it to the KKNT station manager, who was at the party, but was told no spots were available and the waiting list was long. A few days later, he was offered a spot.

"Heavenly Father had a hand in this and opened this opportunity," Scott shares. Brother Wedge explains that he had been going through a hard time with the downturn in the housing market as well as having to spend time helping his parents after his father had heart surgery.

"My wife and I feel Heavenly Father reached out his hand and opened the door for us," he says.

The show, with its call-in format, allows Brother Wedge to educate and inform, and even stir up a bit of controversy.

"People are taken advantage of on a daily basis in this business. There's a lot of shadiness, a lot of bait and switch," he says. Scott adds, "The

show really dives into the issues. I want people to be better educated, so they understand there are options out there."

Brother Wedge, who works for Great Southwest Mortgage, says the company is both a mortgage banker and broker, which provides added control and options.

"New programs are created on a daily basis," he says. "Part of a loan officer's job is to understand the programs out there. Not every shoe is going to fit everyone."

Brother Wedge helps investors, first time home buyers and individuals wanting to refinance. He is also fluent in Spanish, which he learned while serving a mission in Guatemala.

Brother Wedge particularly enjoys helping people who have difficult credit issues. Rather than

"People are taken advantage of on a daily basis in this business. There's a lot of shadiness, a lot of bait and switch, I want people to be better educated, so they understand there are options out there."

the typical "come back when you're ready" attitude, he says, "I take a person and lay out a plan to help them, an exact plan of what they need to do."

In the credit counseling he does, Scott uses programs like Credit Analyzer and Rapid Rescore to help people quickly make corrections and improve their credit scores.

He adds, "If I can see a way to bring someone's credit score up and help them, I'll do that."

Scott uses a precise, detailed intake questionnaire, which can be filled out online at www.homeloanapproved.com or www.doctormortgageapproval.com, where he also has several articles and information about credit and mortgages.

Editor's note: Listen to the Dr. Mortgage shows live on air or on www.KKNT960.com. Archived shows can be heard on the www.doctormortgageapproval.com site. To contact Brother Wedge, e-mail scott.wedge@great-southwestmortgage.com or call 602-769-0191. (602)



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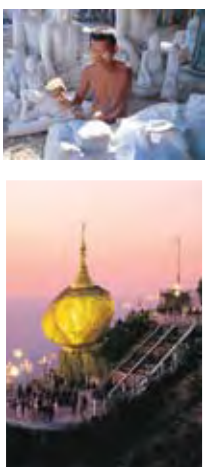
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Realtor®

saves time and money for new home buyers

By Cecily Markland
The Beehive

"Shopping for a new home can be financially treacherous. Buyers can be easily caught unaware," says Bob Simmons, an Arizona-licensed Realtor® with New Homes Advisory, Inc.

Just walking into a model home may put would-be buyers in a precarious position.

"When Mom and Dad walk into the new home sales office unaccompanied by their own Realtor®, no one is representing their interests in the real estate transaction. All new home sales agents—without exception—represent only the homebuilders and never the home buyers," explains Brother Simmons, a member of the Summit Ward in the Lehi Stake.

"Even if Mom and Dad should come back a few days or weeks later and say to the builder, 'I'm ready to buy and I've brought along my Real-

tor® to help me with the transaction,' the builder is under no obligation whatsoever to bring the buyer's agent into the deal. If their Realtor® is not with them on that important first visit, Mom and Dad are on their own," Bob shares.

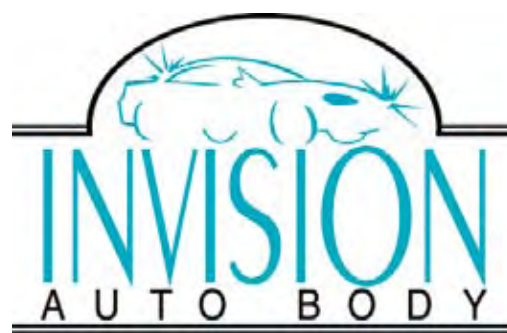
He says new home buyers should be made aware up front of the terms of the purchase agreement which almost always include "Covenants, Conditions and Restrictions." These spell out what homeowners can and cannot do on their property.

He says that as an Exclusive Buyer's Agent, one of the important services he provides is helping his clients understand the builders' sometimes mystifying purchase contracts and the specific terms and conditions to which they, the buyers, are obligating themselves.



Photo courtesy of Bob Simmons

Bob Simmons, an Arizona-licensed Realtor® with New Homes Advisory, Inc., says, as an Exclusive Buyers Agent, he helps new home buyers avoid common pitfalls.



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Continued on pg. B21

Five-Story Church Building Opens in Singapore, Will Benefit Community

A five-story building of The Church of Jesus Christ of Latter-day Saints has been completed and will accommodate approximately 2,500 Mormons in Singapore. The building, located on Bukit Timah Road, not only has a place for worship, but also has been equipped with an indoor basketball court, family history research center, emergency preparedness facility and other rooms to be used for community programs.

The multipurpose building will also benefit members of the community. People of all faiths are welcome to participate in the various activities and programs hosted in the newly constructed building.

Local Church leader Elder Tan Su Kiong said: “We worship each Sunday, but we also have educational, social, sporting and other activities throughout the week. We want our neighbors and friends to develop friendship and understanding regardless of our race or faith.”

While multistory Church buildings are not common in the United States, the Church builds them in other countries when land availability or prices may present difficulties. The multistory buildings have smaller footprints than their U.S. counterparts but are almost equal in square footage.

Realtor Saves Time Continued from pg. B20

“My responsibility is to protect only my clients’ interests. Even though the builders (or sellers) pay our fees, I do not work for any of the homebuilders. Also, my company does not carry listings (like a traditional real estate firm). Hence, the buyer is assured exclusive representation on their behalf—never having to worry about a potential for conflict of interest,” he says.

Brother Simmons uses a highly personalized needs analysis to assess buyers’ objectives.

“I can help my clients save countless hours of time, effort, frustration and expense in their search for a particular type of property—whether new-build or resale home,” he says.

For more information about Brother Simmons’ services through New Homes Advisory, Inc., (www.NewHomes.com) call (480) 888-5700 or e-mail: Bob.Simmons@NewHomes.com.

LDS women writers network holds annual conference

American Night Writers Association (ANWA) is a network for LDS women interested in writing. Founded in October 1986, the purpose of the group is to encourage, assist, and motivate members to write, and if they desire, to publish their work.

Chapter meetings are held across the Valley and in some other states. Member benefits include a monthly newsletter as well as participation in

online news and critique groups. ANWA holds a summer retreat and an annual conference. This year’s annual conference features best-selling author, Connie Flynn, presenting a workshop on plotting and characterization. Connie is the author of 10 romance novels. She is an adjunct fiction writing instructor at Phoenix College and has also taught for ASU’s Virginia G. Piper Creative Writing Center.

In year’s past, the conference has

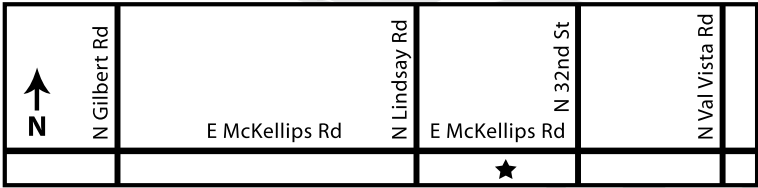
been held in October, but, because of the proximity to the holidays and conflicts with other events, it has been moved to March. In this transition year, the conference is open to ANWA members only. However, any interested individuals are welcome to join ANWA and attend the conference. It will be held at Eagle’s Aerie Charter School on Greenfield Road, from 9 a.m. to 3 p.m on March 3. For information, visit <http://www.anwa-lds.com/>.



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LeSueur Car COMPANY

continues tradition of excellence

By Rachel Faas Trim
The Beehive



Photo by Adam Stuart

Thirty years after they opened and still in their original location, founders Warren and Carolyn LeSueur (pictured in the second row, 4th and 5th from right) and other family members still “sell smiles” at the family-run LeSueur Car Company in Tempe.

Warren LeSueur of the LeSueur Car Company explains his years of success, saying, “In the ‘olden days’ when I had fewer personnel to help me, I made it a habit to buy the very best cars available. The cars had to sell themselves. Even today after 31 years of business and an inventory of more than 300 cars, we still buy low mileage, well-maintained cars, with no body damage, and then we treat people right before and after the sale.”

The family-run business, known for excellent customer service, enjoys a base of customers who return to buy cars from LeSueur’s and who share their positive experiences with family and friends.

Wayne says, “People like how we keep things simple, give individualized attention, and pass on savings as a result of our low overhead.”

“In fact,” he adds with a smile, “all of our build-

ings on the property cost less than the elevators at other competitors’ showrooms.”

The company helps customers save by stocking many cars still under factory warranty. For customers who need extended warranty plans, LeSueur Car Company offers a highly respected warranty through J.M. and A. (Jim Moran and Associates), the same company that backs Toyota Certified cars.

Trade-ins are welcome at LeSueur Car Company; and, because the business is located on a “county island,” buyers don’t pay city sales tax.

The Company has four full-time ASC-certified mechanics who thoroughly inspect cars to be sold and also offer general mechanic work to the public.

“Our mechanics have years of experience and are skilled with rebuilds, touch ups, and maintenance work,” says Warren. “We are equipped with computerized testing for OBDII. We are proud to have

honest mechanics who focus on safety.”

“Safety is very important to me,” Warren continues. “We want our customers to buy and drive safe cars. My own father was killed in a car accident nine years ago. It gives us all peace of mind to sell cars with higher accident safety ratings as proven by the National Institute of Highway Safety.”

Warren and his wife, Carolyn, have four sons—Kris, Jimmy, Steven, and J.T.—and one daughter—Kelsey—who all are knowledgeable and involved in various aspects of the business. Mike Gregson and nephew, Drew LeSueur, specialize as sales associates.

Editor’s note: Visit LeSueur Car Company at 1109 E. Curry Road in Tempe, or contact them by calling 480-968-6611 or by logging on to www.UsedVWaudi.com.

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IN THE MOMMY ZONE...

By Kristie Young Fairbanks

"Growing Up and Growing Out"

Yesterday, the daughter of my assistant Cub Scout den mother handed me a handwritten Boy Scouts of America application form her mother had recently filled out. Since my husband is in charge of rechartering our Scouting organization this year, she wondered if I could hand it over to him for processing.

After den meeting, as I was gathering my Cub Scout paraphernalia, the B.S.A. application accidentally slid out and slowly, yet gracefully, fluttered to the floor. As I bent down to retrieve it, I noticed it had landed face up, opening to the employment section, where the applicant was to declare her occupational status and list a history of recently held job positions.

I happened to read that she had written "Homemaker" on the designated line. What I read next nearly knocked me off my feet. The line following was entitled "Employer." I assumed she had written "None," like I always do, but she had neatly scrawled in a word I had never considered before. What she had inscribed on that fateful "Employer" line was the word "Kids!"

I was speechless, then I began to laugh hysterically. My poor Cub Scouts wondered what I had put into those brownies I had just fed them and of course, had eaten myself.

The roles of women have changed dramatically over the years. In earlier decades, opportunities for

a woman to grow in her roles were very limited and her choices were restricted primarily to the home. The wisdom of the day dictated that assuming any role beyond taking care of her husband and children was too taxing for her. Her emotional stamina and energy was viewed as limited, her employment was homemaking, and her employers were, basically, her husband and children.

However, times have changed. Women now days have taken on more than just the role of caretaker. They have entered the workplace in a myriad of positions, taken on more societal functions, enrolled in the realm of higher education and stormed the world in other incalculable ways. It seems that multiple roles and stewardships are far better for women in many ways.

Multiple roles offer women purpose and meaning, helping them claim their sense of identity and giving them a more positive, yet sometimes complex, view of themselves. A woman who is involved in activities outside of the home can have a much higher awareness of her own self esteem, making her realize that investing in herself must take priority.

As women, we must accept the responsibility for our growing up and for our growing out. Growing up means realizing that it is vital to make a daily investment in ourselves, not letting our growth be left to chance or occur by happenstance, and learning to mature and grow systematically. Growing out means

breaking out of our comfort zones, planning for the development of our own selves and trying our best to diversify our surroundings, thus in turn altering and modifying the roles we assume as women.

It is essential to empower ourselves to create our own happiness. We must expand ourselves by growing up and by growing out, accentuating the positives and eliminating the negatives. It will take us time, commitment and creativity to develop and further our growth, but it is critical to our survival.

We as women have 24-hour-a-day, seven-day-a-week jobs, regardless if we choose a career at home or at the office. We are constantly in demand and on the go, selflessly taking care of our families, responsibilities, communities and assumed roles.

But we need to take a step back, to take a deep breath and inventory our options. We must evaluate our unique circumstances, interests, talents, convictions, potential and family needs. When we put ourselves in the lead position and actively move to create solutions and possibilities that vary our roles as women, we are in charge of the course of our lives and will feel more content with our Earthly progression.

If we do this, the next time we fill out an application that requires a history of our own personal employment status, on the line that asks for "Employer," we can write "ME!" Don't you think she's the best boss in the whole world to work for anyways?

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D&C 88:119

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Rhyme and Reason

By Linda Turley-Hansen

Finding peace in the ordinary

We are blessed to live in an extraordinary time; yet every one of us suffers. Some have given up hope. Recently a friend of mine with great wisdom shared her views on the “vicissitudes” of life—the ups and downs that wear us out.

Phoenix resident Carol Freebourn; wife, mother, and grandmother, understands that the art of living demands that she embrace the most tedious tasks.

Normally a cheerful person, Carol, a convert to the Church, has found that life can be extremely cruel. In making sense of the journey, she’s adopted the motto: “Why me? Why not me?”

Her philosophy is magical. She won’t like me using that term, because she views herself as an “ordinary person, doing ordinary things,” but still, she’s found what works best in her 68 years of life, and 50 years of marriage to her beloved Jim—her childhood sweetheart.

Several years ago, during surgery, Jim suffered a massive stroke. It was then Carol understood the foreboding she felt, when, just before the surgery, he said: “You’re going to have to take care of me.”

And, so it is, Carol is now the caretaker of a companion who endured chemotherapy and is diabetic. The stroke left blank places in his commu-

nication abilities. It’s called “expressive aphasia.” Jim understands what is said, but he has difficulty communicating his thoughts. The weeks, months and years the couple has endured as Carol worked with doctors to stabilize her critically ill husband, were and still are comprised mostly by what Carol calls, “doing the ordinary things.” Now, in the middle of this trial, their son, Jim Jr. of Seattle is fighting a persistent cancer, requiring their travel to be at his side.

The spunky woman of faith improves each difficult day with prayer and optimism. She recognizes her talents serve her and her gratitude lifts her.

“It’s a gift to reach out to others and be a comforter,” she says. “I recognized that gift even as a child.”

This is what Carol knows:

- We are in charge of our own responses: A soft answer turneth away wrath. Proverbs 15:1.
- On changing the world: I am only one, but I am one! My inner peace affects others.
- Being a good listener is a talent that can be cultivated.

Continued on pg. B25

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Jim and Carol are members of the Ahwatukee II Ward, Tempe Arizona West Stake. Formerly a children's librarian, Carol says, "I think that humans need to have a dream and stick by their dream."

It's Carol's understanding of the "ordinary" parts of life that is so profound to observers like me. We all endure regular stuff and in a world full of the exceptional, escape is everywhere, much of it self-destructive. Mundane activities grind on the nerves. But, it's the ordinary that is real, and

it's there, in that place of simple things, that our true character is tested and developed—there that we find our true selves.

Carol, Jim and their family understand the Plan and, in gratitude, they execute it with finesse.

Editor's note: Linda Turley-Hansen is a member of the Ahwatukee II Ward, Tempe Arizona West Stake. She is a former veteran Phoenix television news anchor and can be reached at letters@lindastake.com.

Cyber-Surfing Continued from pg. B12

very unique formals, starting at \$100. For girls who think "modest" dresses border on frumpy, these styles will indeed prove them wrong. These dresses are available online or at Gowns by Pamela in Chandler. Call 480-634-6788.

GreatLengths.com is known for their knee-length shorts, but visit their Web site, click on formal wear, and you'll find very reasonably priced dresses, many well below \$100.

LDS Bridal and Prom's Web site at www.EternityStore.com offers a wide selection of beautiful, modest dresses. Prices range from \$100 on up. Be sure

to check out the clearance section.

Though at the higher end, LatterDayBride.com and TotallyModest.com both have a spectacular selection of prom dresses. These are definitely "belle of the ball" dresses, ranging from \$200 to \$400.

Editor's Note: This column is designed to provide Beehive readers with timesaving direction and ideas for safely and easily surfing the Internet. To suggest a topic for a future column or to share an interesting Web site with others, e-mail: 5adair@cox.net.

What would your **teenager** say about an **LDS youth humanitarian expedition** this summer?



"This trip was spent creating great friendships, constantly feeling the Spirit, serving others, and learning about a different culture. It was honestly the best two weeks of my life."

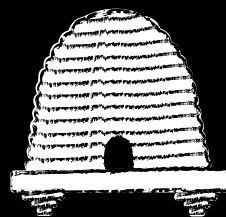
(Jordan, Washington, 18)

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LDS Family Finances

by
Robert F. Farwell

Should You Choose a Roth or Traditional IRA?

An Individual Retirement Account (IRA) is certainly a great way to save money for retirement. But which is right for you—a “traditional” or Roth IRA? As is often the case in the investment world, there’s no one “right answer” for everyone; but the more you know before making a choice, the better off you’ll be.

To begin with, you’ll find two important differences between the IRAs. First, a traditional IRA has the potential to grow tax deferred, while a Roth IRA’s earnings have the potential to grow completely tax free, provided you’ve had your account for at least

five years and you don’t begin taking withdrawals until you’ve reached age 59 1/2.

Second, contributions to a traditional IRA may be tax deductible (depending on your income and whether you or your spouse have access to an employer-sponsored retirement plan), while Roth IRA contributions are not deductible.

Traditional and Roth IRAs do, however, have some things in common. Both have the same contribution limits (\$4,000 in 2007, or \$5,000 if you’re 50 or older) and both can be funded with virtually any type of investment: stocks, bonds, Certificates of Deposit, etc.

So, given the differences and similarities, which IRA should you choose? Actually, you might not even have a choice. If you’re single, and your adjusted gross income is more than \$110,000, you cannot contribute to a Roth IRA; if you’re married and filing jointly, the income limit is \$160,000.

However, assuming your income level does permit you to choose between the two IRAs, you’ll need to ask a key question: Does the potential tax deduction offered by a traditional IRA outweigh the advantage of the Roth IRA’s tax-free earnings? As a (very) general rule, you might say that if you can make deductible contributions and you are going to be in a lower tax bracket upon retirement—and that’s far from a certainty—then you might come out ahead by selecting the traditional IRA. However, even this assumption requires some complex number-crunching; so, before you make any decisions, consult with your tax professional.

Apart from this comparison, what other factors could help you choose between a Roth or traditional IRA? Consider the following:

- Your estimated retirement age—If you have a traditional IRA, you must start taking withdrawals when you reach 70 1/2. However,

with a Roth IRA, you are never required to take withdrawals. So, if you’re still working at 70 1/2, and you own a traditional IRA, you’ll have to take withdrawals and pay taxes on them, while simultaneously paying income taxes on the compensation from your job.

- Your need for retirement income—If you think you will be able to preserve a good chunk of your IRA, you might find it advantageous to own a Roth IRA, which can continue potentially growing, tax-free, until your death, when it will pass on to your heirs. Of course, you can also leave a traditional IRA in your estate, but, since you’ll be forced to start taking withdrawals at 70 1/2, you might have significantly less to pass on than you would with a Roth IRA.

Clearly, there’s a lot to consider when choosing an IRA. See your tax advisor for help in making the right choice—but don’t wait too long to put an IRA to work for you.

Editor’s note: If you would like to contact Robert F. Farwell, Investment Representative, you can reach him at 480-834-3119.

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